

DEBTOR: Erik Cherdak

CASE NUMBER: 16-25927-TJC

OFFICE OF THE UNITED STATES TRUSTEE
DISTRICT OF MARYLAND
MONTHLY OPERATING REPORT - CHAPTER 11
INDIVIDUAL DEBTORS

☐ Check if this is an
amended report.

COVER SHEET AND QUESTIONNAIRE - FORM 3

For Period from: 09/01/2017 to 9/30/2017

THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

REQUIRED REPORTS / DOCUMENTS

- 1 Cash Flow Statement (Page 2)
- 2 Cash Reconciliation(s) and Narrative (Page 3)
- 3 Cash Receipts Detail (Page 4)
- 4 Cash Disbursements Detail (Page 5)
- 5 Receipts and Disbursements Recap Case to Date (Page 6)
- 6 **Bank Statements for All Bank Accounts open during any day during the period**
(remember to redact all but the last four digits of bank account number)

QUESTIONNAIRE

Please answer the questions below for the month being reported:

	Yes	No
1. Did you deposit all receipts into your DIP account this month? 1a. If no, explain. <u>DIP Account Established After MOR Period</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Are all insurance policies current and in effect? 2a. If no, explain. <u></u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Have all <u>post petition</u> taxes been timely filed and paid, including quarterly estimated taxes, if applicable? 3a. If no, explain. <u></u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Did you pay all your bills on time this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Did you borrow money from anyone or has anyone made any payments on your behalf? 5a. If yes, why? <u></u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Other than postpetition mortgage or car payments, did you pay any bills you owed prior to filing for bankruptcy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Do you have any bank accounts open other than the DIP account? 7a. If yes, when will they be closed? <u>In process of winding down</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

****If additional room is needed, please use the "Unusual Items" Section on page 3 to explain.**

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 10/24/2017

Signature (Debtor):

s/ Erik B. Cherdak

Print name:

Erik B. Cherdak

DEBTOR: Erik Cherdak **CASE NUMBER:** 16-25927-TJC

For Period from: 09/01/2017 **to** 9/30/2017

CASH FLOW SUMMARY (SEE NOTE A)

(Transfers between the debtor's bank accounts are not to be reflected on this page.)

1. Beginning Cash Balance \$ 20,292.12 ⁽¹⁾

2. Cash Receipts

Wages \$ 14,883.82

Sole Proprietorship Revenues N/A

Draws from owned entities other than Sole Prop

Rental Income

Other Reimbursements 902.98

Other

Total Cash Receipts for the month \$ 15,786.80

3. Cash Disbursements

Primary residence: Rent or home mortgage payment \$

Utilities and Communication related Expenses 337.63

Home maintenance (repairs/upkeep/association dues) 386.60

Food / Groceries / Housekeeping supplies 1,701.43

Restaurants/Entertainment/Recreation 510.44

Clothing / Laundry / Personal Care 652.37

Charitable and Religious Contributions

Insurance payments 150.00

Installment payments (including car payments) 0

Alimony, maintenance, support of others 0

Legal / Professional Fees / U.S. Trustee Fees

Sole Proprietorship Expenses 0

Rental Property related: mortgages / expenses / repairs 0

Other Medical 291.55

Other Parking/tolls

Other Taxes

Other Transportation 95.75

Miscellaneous 1,677.90

Total Cash Disbursements for the month \$ 5,803.67

4. Net Cash Flow for Month
(Total Cash Receipts less Total Cash Disbursements) (B - C) 9,983.13

5. Ending Cash Balance This is (A+D) less Bank of America accounts no longer used. See Ex D. (A + D) \$ 30,275.25

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

DEBTOR: Erik CherdakCase Number: 16-25927-TJC**A. BANK ACCOUNTS THAT ARE OPEN AT END OF THE PERIOD**

Period ending:	9/30/2017	Acct #1	Acct #2	Acct #3
Name of Bank:	See Ex A			
Last four digits of account				
Purpose of Acct (Personal or Business)				
Type of account (Checking or Savings)				
Balance per Bank Statement at End of the Period				
TOTAL OF ALL ACCOUNTS AT END OF PERIOD				0

Note: Attach a copy of the bank statement and bank reconciliation for every account that was open any point in time during the period, whether it is a prepetition account or a DIP account.

B. AMOUNTS OWED TO OTHERS at the end of the Period (post-petition only)

Do you have any past due post petition bills?

No

Yes

If yes, how much do you owe? (please attach support)

\$

C. AMOUNTS OWED TO YOU at the end of the Period (both pre and post-petition)

Does anyone owe you any money?

No

Yes

If yes, how much is owed to you? (please attach support)

\$

In excess of several million dollars from Fitistics, LLC.

D. UNUSUAL ITEMS

Please provide a description of any unusual financial transactions or changes to your financial condition since the past reporting period.

See Ex B

Total Cash Disbursements	e	0
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RECEIPTS AND DISBURSEMENTS RECAP**Debtor:** Erik Cherdak**Case #:** 16-25927-TJC**Date Case was filed:** _____

This form is to be used to record Monthly Operating Reports' Receipts and Disbursements filed to date.
It serves as a running total of overall cash receipts and cash disbursement and net income (or loss) for the case.

NOTE: These amounts are directly obtained from Page 2 of the associated MOR.**Year:** 2017

	Receipts	Disb	Net
Jan			0
Feb	31,614	24,936	6,678
Mar	28,866.18	21,057	7,809
Apr	30,967	37,590	-6,623
May	31,925.95	42,899	-10,973
Jun	51,651	46,655	4,996
Jul	31,167	31,701	-535
Aug	24,714.40	19,657.37	5,057.03
Sep	15,786.80	5,803.67	9,983.13
Oct			0
Nov			0
Dec			0

TOTAL	0	0	0
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Year:

Receipts-2	Disb-2	Net-2
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0

0	0	0
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Exhibit A - Bank Balances		
	Acct 1	Acct 2
Name of Bank	M&T	M&T
Last Four digits of Account	2851	2455
Holders	Erik Cherdak and Lauren Cottone	Erik Cherdak
Type of Account	Checking	Checking
Balance at end of period	2,113.69	28,161.56
Total:	30,275.25	

Exhibit B

Unusual Items

- DIP account has no debit card, joint account used

Exhibit C - Cash Receipts				
Date	Amount	Method	Notes/ Payee	Account
9/1/2017	\$1,307.01	Deposit	Paycheck	M&T [REDACTED]
9/7/2017	\$6,576.81	Deposit	Paycheck	M&T [REDACTED]
9/1/2017	\$477.98	Deposit	reimbursement	M&T [REDACTED]
9/14/2017	\$7,000.00	Deposit	Paycheck	M&T [REDACTED]
9/27/2017	\$425.00	Credit	reimbursement	M&T [REDACTED]
Total	\$15,786.80			

Exhibit D - Cash Disbursements				
Date	Amount	Method	Classification	Notes/ Payee
9/5/2017	\$40.95		Clothing	New Balance
9/5/2017	\$44.51		Clothing	UA FH
9/5/2017	\$113.92		Clothing	Nike
9/5/2017	\$58.51		Clothing	Allen Edmonds
9/5/2017	\$18.81		Clothing	Calvin Klein
9/7/2017	\$58.02		Clothing	Nautica
9/7/2017	\$208.00		Clothing	Finishline
9/12/2017	\$72.58		Clothing	Under Armour
9/21/2017	\$37.07		Clothing	A Eagle Outfitter
9/21/2017	\$26.95		Communication	J2 Efax Services - fax monthly service
9/1/2017	\$85.90		Groceries	Whole Foods
9/8/2017	\$280.55		Groceries	Instacart
9/13/2017	\$20.00		Groceries	Instacart
9/15/2017	\$82.97		Groceries	Whole Foods
9/15/2017	\$357.20		Groceries	Peapod Groceries
9/29/2017	\$540.12		Groceries	Peapod Groceries
9/5/2017	\$334.69	online payment	Housekeeping Supplies	Capital One Online Pmt - household necessities
9/5/2017	\$95.68		Home Maintenance	Staples
9/11/2017	\$241.78		Home Maintenance	Lowe's
9/25/2017	\$49.14		Home Maintenance	Lowe's
9/1/2017	\$100.00	Check #8323	Insurance	
9/11/2017	\$50.00	Check #8322	Insurance	
9/1/2017	\$25.00		Medical	CVS Pharmacy
9/5/2017	\$19.75		Medical	Rite Aid
9/12/2017	\$40.80		Medical	CVS Pharmacy
9/21/2017	\$206.00		Medical	Frederick S Fritz DDS
9/1/2017	\$300.00		Miscellaneous	Cash Withdrawal
9/5/2017	\$189.94		Miscellaneous	Amazon
9/8/2017	\$200.00		Miscellaneous	American Express
9/11/2017	\$200.00		Miscellaneous	American Express
9/14/2017	\$30.00		Miscellaneous	QO Booster Club - school fees

Date	Amount	Method	Classification	Notes/ Payee
9/15/2017	\$14.95		Miscellaneous	Service Charge - bank
9/21/2017	\$200.00		Miscellaneous	American Express
9/28/2017	\$9.99		Miscellaneous	Dropbox
9/19/2017	\$400.00		Miscellaneous	Adjustment Services - bank error
9/19/2017	\$133.02	Check #9330	Miscellaneous	Work related expenses
9/1/2017	\$23.75		Restaurant / Entertainment	& Pizza Germantown
9/5/2017	\$60.45		Restaurant / Entertainment	Moby Dick House of Kabob
9/5/2017	\$187.58		Restaurant / Entertainment	Firebirds of Gaithersburg
9/11/2017	\$46.09		Restaurant / Entertainment	Crisp and Juicy
9/18/2017	\$0.99		Restaurant / Entertainment	Apple itunes
9/18/2017	\$52.96		Restaurant / Entertainment	Moby Dick House of Kabob
9/25/2017	\$31.00		Restaurant / Entertainment	Founding Farmers
9/25/2017	\$9.98		Restaurant / Entertainment	Apple itunes
9/25/2017	\$5.61		Restaurant / Entertainment	Panera Bread
9/25/2017	\$15.37		Restaurant / Entertainment	Yoyogi Sushi
9/27/2017	\$18.96		Restaurant / Entertainment	Apple itunes
9/29/2017	\$57.70		Restaurant / Entertainment	Ticketmaster
9/11/2017	\$52.15		Transportation	Sunoco
9/18/2017	\$43.60		Transportation	Shell Oil
9/12/2017	\$10.00		Utilities	Directv
9/19/2017	\$290.78		Utilities	Verizon
9/26/2017	\$9.90		Utilities	BGE
	\$5,803.67			

FOR INQUIRIES CALL: (800) 724-2440

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ERIK B CHERDAK
DEBTOR IN POSSESSION
CASE#16-25927-TJC
149 THURGOOD ST
GAITHERSBURG MD 20878

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████	AUG.09-SEP.08,2017
BEGINNING BALANCE	\$1,118.46
DEPOSITS & CREDITS	38,098.34
LESS CHECKS & DEBITS	13,896.54
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$25,320.26

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

QUINCE ORCHARD OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$1,118.46	7	\$38,098.34	23	\$4,746.50	16	\$9,150.04	\$0.00	\$25,320.26

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
08/09/2017	BEGINNING BALANCE			\$1,118.46
08/09/2017	WEB XFER FROM CHK ██████████	\$6,500.00		7,618.46
08/14/2017	MCDERMOTT WLL & PAYROLL	14,714.31		
08/14/2017	WEB XFER TO CHK ██████████		\$1,000.00	21,332.77
08/15/2017	CHECK NUMBER 8303		332.00	
08/15/2017	CHECK NUMBER 8316		133.02	20,867.75
08/16/2017	WEB XFER FROM CHK ██████████	9,000.00		
08/16/2017	CHECK NUMBER 1329		6.00	29,861.75
08/17/2017	CHECK NUMBER 8305		569.67	
08/17/2017	CHECK NUMBER 8306		9.90	
08/17/2017	CHECK NUMBER 8324		750.00	28,532.18
08/18/2017	CHECK NUMBER 8307		100.00	
08/18/2017	CHECK NUMBER 8308		30.00	
08/18/2017	CHECK NUMBER 8310		46.22	
08/18/2017	CHECK NUMBER 8314		75.00	28,280.96
08/21/2017	PAYPAL VERIFYBANK	0.18		
08/21/2017	PAYPAL VERIFYBANK	0.03		
08/21/2017	WEB XFER TO CHK ██████████		2,400.00	
08/21/2017	WEB XFER TO CHK ██████████		2,000.00	
08/21/2017	PAYPAL VERIFYBANK		0.21	
08/21/2017	CHECK NUMBER 8309		100.00	
08/21/2017	CHECK NUMBER 8312		40.13	
08/21/2017	CHECK NUMBER 8313		50.00	
08/21/2017	CHECK NUMBER 8315		100.00	
08/21/2017	CHECK NUMBER 8317		150.00	23,440.83
08/22/2017	WASHGAS CHECKPAYMT 000000000008300		11.01	
08/22/2017	CHECK NUMBER 8302		1,301.05	
08/22/2017	Kentlands Citize Payment 000000000008304		141.76	21,987.01

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
	AUG.09-SEP.08,2017

ERIK B CHERDAK
DEBTOR IN POSSESSION

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
08/23/2017	CHECK NUMBER 1327		144.70	
08/23/2017	POTOMAC ELECTRIC CHECKPAYMT 000000000001330		496.47	
08/23/2017	CHECK NUMBER 8319		398.91	
08/23/2017	CHECK NUMBER 8320		9.90	
08/23/2017	CHECK NUMBER 8321		100.00	
08/23/2017	CHECK NUMBER 8325		100.00	20,737.03
08/24/2017	WEB PMT BGE HOME BILL PAYMENT CE		9.90	20,727.13
08/28/2017	WEB XFER TO CHK		500.00	20,227.13
08/29/2017	PAYPAL TRANSFER		6.00	20,221.13
08/31/2017	WEB XFER TO CHK		200.00	
08/31/2017	CHECK NUMBER 8301		100.00	19,921.13
09/01/2017	DEPOSIT	1,307.01		
09/01/2017	WEB XFER TO CHK		500.00	
09/01/2017	CHECK NUMBER 8323		100.00	20,628.14
09/05/2017	WEB XFER TO CHK		300.00	
09/05/2017	WEB XFER TO CHK		250.00	
09/05/2017	CAPITAL ONE ONLINE PMT		334.69	19,743.45
09/07/2017	DEPOSIT	6,576.81		
09/07/2017	WEB XFER TO CHK		1,000.00	25,320.26
	ENDING BALANCE			\$25,320.26

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
1327	08/23/17	144.70	8308	08/18/17	30.00	8317	08/21/17	150.00
1329*	08/16/17	6.00	8309	08/21/17	100.00	8319*	08/23/17	398.91
8301*	08/31/17	100.00	8310	08/18/17	46.22	8320	08/23/17	9.90
8302	08/22/17	1,301.05	8312*	08/21/17	40.13	8321	08/23/17	100.00
8303	08/15/17	332.00	8313	08/21/17	50.00	8323*	09/01/17	100.00
8305*	08/17/17	569.67	8314	08/18/17	75.00	8324	08/17/17	750.00
8306	08/17/17	9.90	8315	08/21/17	100.00	8325	08/23/17	100.00
8307	08/18/17	100.00	8316	08/15/17	133.02			

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████	AUG.09-SEP.08,2017

ERIK B CHERDAK
DEBTOR IN POSSESSION

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0.00	\$385.00	\$0.00
TOTAL OVERDRAFT FEES	\$0.00	\$77.00	\$0.00
<u>Total Insufficient Funds (NSF) Fees</u> include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. <u>Total Overdraft Fees</u> include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.			

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	(\$77.00)	\$0.00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$385.00	\$0.00
<u>Note:</u> Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.		

HOMEOWNERSHIP IS IMPORTANT.

M&T HAS THE HELP YOU NEED TO MAKE THE MOVE YOU WANT. IF YOU'RE THINKING ABOUT PURCHASING OR REFINANCING A HOME, CALL US AT 1-888-253-1023 TO REVIEW YOUR OPTIONS. OR VISIT MTB.COM/MORTGAGE FOR MORE INFORMATION.

(C) 2017 M&T BANK. EQUAL HOUSING LENDER. MEMBER FDIC. BANK NMLS# 381076.

FOR INQUIRIES CALL: (800) 724-2440

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ERIK B CHERDAK
DEBTOR IN POSSESSION
CASE#16-25927-TJC
149 THURGOOD ST
GAITHERSBURG MD 20878

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
	SEP.09-OCT.06,2017
BEGINNING BALANCE	\$25,320.26
DEPOSITS & CREDITS	7,825.00
LESS CHECKS & DEBITS	12,512.74
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$20,632.52

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

QUINCE ORCHARD OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$25,320.26	3	\$7,825.00	5	\$5,504.81	13	\$7,007.93	\$0.00	\$20,632.52

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/09/2017	BEGINNING BALANCE			\$25,320.26
09/11/2017	WEB XFER TO CHK		\$300.00	
09/11/2017	CHECK NUMBER 8322		50.00	24,970.26
09/13/2017	WEB XFER TO CHK		300.00	24,670.26
09/14/2017	DEPOSIT	\$7,000.00		31,670.26
09/18/2017	WEB XFER FROM CHK	400.00		
09/18/2017	WEB XFER TO CHK		400.00	31,670.26
09/19/2017	WEB XFER TO CHK		400.00	
09/19/2017	VERIZON PAYMENTONE		290.78	
09/19/2017	Adjustment Services Case #		400.00	
09/19/2017	CHECK NUMBER 9330		133.02	30,446.46
09/20/2017	WEB XFER TO CHK		400.00	30,046.46
09/25/2017	WEB XFER TO CHK		1,000.00	29,046.46
09/26/2017	WEB PMT BGE HOME BILL PAYMENT CE		9.90	29,036.56
09/27/2017	D.C. EMPL. SRVCS UI COMP	425.00		29,461.56
09/29/2017	WEB XFER TO CHK		1,300.00	28,161.56
10/02/2017	WEB XFER TO CHK		800.00	27,361.56
10/03/2017	WEB XFER TO CHK		1,000.00	
10/03/2017	CAPITAL ONE ONLINE PMT		407.25	
10/03/2017	CHECK NUMBER 9340		164.61	
10/03/2017	CHECK NUMBER 9342		5,000.00	20,789.70
10/04/2017	CHECK NUMBER 9339		157.18	20,632.52
	ENDING BALANCE			\$20,632.52

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
8322	09/11/17	50.00	9330*	09/19/17	133.02	9339*	10/04/17	157.18

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████	SEP.09-OCT.06,2017

ERIK B CHERDAK
DEBTOR IN POSSESSION

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
9340	10/03/17	164.61	9342*	10/03/17	5,000.00			

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0.00	\$385.00	\$0.00
TOTAL OVERDRAFT FEES	\$0.00	\$77.00	\$0.00

Total Insufficient Funds (NSF) Fees include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	(\$77.00)	\$0.00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$385.00	\$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

CUSTOMIZE YOUR M&T DEBIT AND CREDIT CARDS WITH AN IMAGE OF WHAT'S IMPORTANT TO YOU. NOW WITH NO FEE!*

DESIGN YOUR CARD TODAY AT MTB.COM/CUSTOM CARD.
*USE OF THE CUSTOM CARD DESIGN SERVICE IS SUBJECT TO PROGRAM TERMS AND CONDITIONS AND IMAGE GUIDELINES.

MEMBER FDIC.

FOR INQUIRIES CALL: (800) 724-2440

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LAUREN A COTTONE
ERIK B CHERDAK
149 THURGOOD ST
GAITHERSBURG MD 20878

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
	AUG.17-SEP.15,2017
BEGINNING BALANCE	\$2,657.30
DEPOSITS & CREDITS	8,227.98
LESS CHECKS & DEBITS	10,551.20
LESS SERVICE CHARGES	14.95
ENDING BALANCE	\$319.13

INTEREST EARNED FOR STATEMENT PERIOD
INTEREST PAID YEAR TO DATE

\$0.00
\$0.14

QUINCE ORCHARD OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$2,657.30	11	\$8,227.98	0	\$0.00	63	\$10,566.15	\$0.00	\$319.13

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
08/17/2017	BEGINNING BALANCE			\$2,657.30
08/17/2017	LOWES #00223* GAITHERSBURG		\$50.86	2,606.44
08/18/2017	FIREBIRDS OF GAITHERSBURG		84.30	2,522.14
08/21/2017	WEB XFER FROM CHK	\$2,400.00		
08/21/2017	WEB XFER FROM CHK	2,000.00		
08/21/2017	COLONIAL PARKING #854 ALEXANDRIA		10.00	
08/21/2017	WESTIN ALEXANDRIA DINEALEXANDRIA		41.10	
08/21/2017	PANERA BREAD #3574 ROCKVILLE		24.65	
08/21/2017	THE HOME DEPOT #2550 GAITHERSBURG		210.14	
08/21/2017	DARCARS VOLVO OF ROCKVILLE		2,366.10	
08/21/2017	BMW OF ROCKVILLE - SRVROCKVILLE		755.39	
08/21/2017	GEMELLIS ITALIAN GAITHERSBURG		34.44	
08/21/2017	TM *TICKETMASTER TKTS 865-512-6326		88.00	
08/21/2017	DOMINO'S 6063 301-865-1208		39.71	
08/21/2017	PURCHASE ON 08/20		422.90	
08/21/2017	LOWE'S #223 205 KENTLANDS BLVDGAITHERSBURG MD			
08/21/2017	M&T ATM CASH WITHDRAWAL ON 08/21		400.00	
08/21/2017	QUINCE OR/12110 DRNESTWN RD, GAITHERSBURG, MD			2,529.71
08/22/2017	WAYFAIR*Joss & Main wayfair.com		502.78	
08/22/2017	WALMART.COM 800-966-6546		265.64	1,761.29
08/23/2017	FREDERICK S FRITZ DDS ROCKVILLE		206.00	1,555.29
08/24/2017	AXS.COM*ETZ WWW.AXS.COM		44.50	
08/24/2017	MAMA WOK ROCKVILLE		53.85	1,456.94
08/25/2017	SUNOCO 0320718000 ROCKVILLE		48.90	
08/25/2017	CHOPT - GAITHERSBURG GAITHERSBURG		68.93	
08/25/2017	PEAPOD *GROCERIES 800-5PEAPOD		276.13	1,062.98
08/28/2017	WEB XFER FROM CHK	500.00		
08/28/2017	MMS CHILDRENS 00103945WASHINGTON		26.62	

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████	AUG.17-SEP.15,2017

LAUREN A COTTONE
ERIK B CHERDAK

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
08/28/2017	MMS CHILDRENS 00103945WASHINGTON		8.95	
08/28/2017	WALGREENS #15949 WASHINGTON		14.99	
08/28/2017	COLONIAL PARKING # 146WASHINGTON		7.00	
08/28/2017	EINSTEIN BROS BAGELS19GAITHERSBURG		51.78	
08/28/2017	Dropbox*3ZMG26MHZC6G db.tt/cchelp		9.99	1,443.65
08/29/2017	INSTACART HTTPSINSTACAR		555.10	
08/29/2017	PHO CITY GAITHERSBURG		41.80	
08/29/2017	SHELL OIL 57542187208 GAITHERSBURG		64.22	
08/29/2017	CVS PHARMACY #01452 GAITHERSBURG		93.74	688.79
08/30/2017	BANFIELD 8502 - CALL C800-768-8858		411.90	276.89
08/31/2017	WEB XFER FROM CHK ██████████	200.00		
08/31/2017	BANFIELD 8507 - INSIDE800-768-8858		105.90	370.99
09/01/2017	WEB XFER FROM CHK ██████████	500.00		
09/01/2017	M&T ATM CHECK DEPOSIT QUINCE OR/12110 DRNESTWN RD, GAITHERSBURG, MD	477.98		
09/01/2017	CVS PHARMACY #01452 GAITHERSBURG		25.00	
09/01/2017	& PIZZA GERMANTOWN GERMANTOWN		23.75	
09/01/2017	WHOLEFDS KTL 10180 GAITHERSBURG		85.90	
09/01/2017	M&T ATM CASH WITHDRAWAL ON 09/01 QUINCE OR/12110 DRNESTWN RD, GAITHERSBURG, MD		300.00	914.32
09/05/2017	WEB XFER FROM CHK ██████████	300.00		
09/05/2017	WEB XFER FROM CHK ██████████	250.00		
09/05/2017	MOBY DICK HOUSE OF KABROCKVILLE		60.45	
09/05/2017	STAPLES 00105866GAITHERSBURG		95.68	
09/05/2017	NEW BALANCE CLARKSBURGCLARKSBURG		40.95	
09/05/2017	UA FH CLARKSBURG CLARKSBURG		44.51	
09/05/2017	Nike Clarksburg 256 Clarksburg		113.92	
09/05/2017	ALLEN EDMONDS #39091 CLARKSBURG		58.51	
09/05/2017	CALVIN KLEIN #160 CLARKSBURG		18.81	
09/05/2017	FIREBIRDS OF GAITHERSBGGAITHERSBURG		187.58	
09/05/2017	RITE AID STORE - 11203GAITHERSBURG		19.75	
09/05/2017	AMAZON MKTPLACE PMTS AMZN.COM/BILL		189.94	634.22
09/07/2017	WEB XFER FROM CHK ██████████	1,000.00		
09/07/2017	NAUTICA ECOMMERCE 866-376-4184		58.02	
09/07/2017	WWW.FINISHLINE.COM 888-777-3949		208.00	1,368.20
09/08/2017	INSTACART HTTPSINSTACAR		280.55	
09/08/2017	AMERICAN EXPRESS SERVE8009540559		200.00	887.65
09/11/2017	WEB XFER FROM CHK ██████████	300.00		
09/11/2017	AMERICAN EXPRESS SERVE8009540559		200.00	
09/11/2017	SUNOCO 0656583200 GAITHERSBURG		52.15	

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████	AUG.17-SEP.15,2017

LAUREN A COTTONE
ERIK B CHERDAK

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/11/2017	LOWES #00223* GAITHERSBURG		241.78	
09/11/2017	CRISP AND JUICY GAITHERSBURG		46.09	647.63
09/12/2017	DIRECTV*NOW 800-965-7288		10.00	
09/12/2017	CVS PHARMACY #01452 GAITHERSBURG		40.80	
09/12/2017	UNDER ARMOUR DIRECT VIUNDERARMOUR.C		72.58	524.25
09/13/2017	WEB XFER FROM CHK ██████████	300.00		
09/13/2017	INSTACART HTTPSINSTACAR		20.00	804.25
09/14/2017	QO BOOSTER CLUB ONLINE301-9879323		30.00	774.25
09/15/2017	WHOLEFDS KTL 10180 GAITHERSBURG		82.97	
09/15/2017	PEAPOD *GROCERIES 800-5PEAPOD		357.20	
09/15/2017	SERVICE CHARGE		14.95	319.13
	ENDING BALANCE			\$319.13

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0.00	\$77.00	\$0.00
TOTAL OVERDRAFT FEES	\$0.00	\$115.50	\$0.00
<p><u>Total Insufficient Funds (NSF) Fees</u> include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. <u>Total Overdraft Fees</u> include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.</p>			

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	\$0.00	\$0.00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$192.50	\$0.00
<p><u>Note:</u> Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.</p>		

ANNUAL PERCENTAGE YIELD EARNED = 0.00%

FOR INQUIRIES CALL: (800) 724-2440

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LAUREN A COTTONE
ERIK B CHERDAK
149 THURGOOD ST
GAITHERSBURG MD 20878

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
	SEP.16-OCT.16,2017
BEGINNING BALANCE	\$319.13
DEPOSITS & CREDITS	7,900.00
LESS CHECKS & DEBITS	7,419.55
INTEREST	0.01
LESS SERVICE CHARGES	14.95
ENDING BALANCE	\$784.64

INTEREST EARNED FOR STATEMENT PERIOD
INTEREST PAID YEAR TO DATE

\$0.00
\$0.15

QUINCE ORCHARD OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$319.13	11	\$7,900.00	0	\$0.00	62	\$7,434.50	\$0.01	\$784.64

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/16/2017	BEGINNING BALANCE			\$319.13
09/18/2017	WEB XFER FROM CHK	\$400.00		
09/18/2017	WEB XFER TO CHK		\$400.00	
09/18/2017	SHELL OIL 57542187208 GAITHERSBURG		43.60	
09/18/2017	APL* ITUNES.COM BILL 866-712-7753		0.99	
09/18/2017	MOBY DICK HOUSE OF KABGAITHERSBURG		52.96	221.58
09/19/2017	WEB XFER FROM CHK	400.00		621.58
09/20/2017	WEB XFER FROM CHK	400.00		1,021.58
09/21/2017	FREDERICK S FRITZ DDS 301-3309550		206.00	
09/21/2017	J2 EFAX SERVICES 323-817-3205		26.95	
09/21/2017	A EAGLE OUTFT00006593888-2324535		37.07	
09/21/2017	AMERICAN EXPRESS SERVE8009540559		200.00	551.56
09/25/2017	WEB XFER FROM CHK	1,000.00		
09/25/2017	FOUNDING FARMERS MD POTOMAC		31.00	
09/25/2017	APL* ITUNES.COM BILL 866-712-7753		9.98	
09/25/2017	LOWES #00223* GAITHERSBURG		49.14	
09/25/2017	PANERA BREAD #3767 GAITHERSBURG		5.61	
09/25/2017	YOYOGI SUSHI GAITHERSBURG		15.37	1,440.46
09/27/2017	APL* ITUNES.COM BILL 866-712-7753		18.96	1,421.50
09/28/2017	Dropbox*RDJ8RPRNZJ8S db.t/cchelp		9.99	1,411.51
09/29/2017	WEB XFER FROM CHK	1,300.00		
09/29/2017	TM *TICKETMASTER TKTS 865-512-6326		57.70	
09/29/2017	PEAPOD *GROCERIES 800-5PEAPOD		540.12	2,113.69
10/02/2017	WEB XFER FROM CHK	800.00		
10/02/2017	AT&T*BILL PAYMENT WWW.ATT.COM		1,084.10	
10/02/2017	PIN USPS PO 23352908 6GAITHERSBURG		23.75	
10/02/2017	FARMERS INS BILLING 877-327-6392		400.00	
10/02/2017	CALLEVA INC. 301-216-1248		79.13	

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
	SEP.16-OCT.16,2017

LAUREN A COTTONE
ERIK B CHERDAK

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/02/2017	CALLEVA INC. 301-216-1248		52.75	
10/02/2017	CALLEVA INC. 301-216-1248		39.54	
10/02/2017	SHELL OIL 57542187208 GAITHERSBURG		53.00	
10/02/2017	PANERA BREAD #3767 GAITHERSBURG		23.17	
10/02/2017	WHOLEFDS KTL 10180 GAITHERSBURG		14.43	
10/02/2017	GIANT 0320 GAITHERSBURG		32.46	1,111.36
10/03/2017	WEB XFER FROM CHK	1,000.00		
10/03/2017	BARKING MAD CAFE GAITHERSBURG		151.19	
10/03/2017	PARTY CITY 0299 GAITHERSBURG		34.41	
10/03/2017	TM *TICKETMASTER TKTS 865-512-6326		53.00	
10/03/2017	APL* ITUNES.COM BILL 866-712-7753		3.99	
10/03/2017	THE UPS STORE 4427 GAITHERSBURG		85.94	1,782.83
10/04/2017	AMERICAN EXPRESS SERVE8009540559		200.00	1,582.83
10/05/2017	M&T ATM CASH WITHDRAWAL ON 10/05 QUINCE OR/12110 DRNESTWN RD, GAITHERSBURG, MD		500.00	1,082.83
10/06/2017	BANFIELD-PET*WPPAYMENT360-784-5000		105.90	976.93
10/10/2017	WEB XFER FROM CHK	400.00		
10/10/2017	WEB XFER FROM CHK	200.00		
10/10/2017	WEB XFER FROM CHK	1,000.00		
10/10/2017	SALON RED GAITHERSBURG		70.14	
10/10/2017	WHOLEFDS KTL 10180 GAITHERSBURG		48.65	
10/10/2017	GREEN DOT BANK 609-7519100		200.00	
10/10/2017	ALLEN EDMONDS #39091 CLARKSBURG		233.41	
10/10/2017	J. CREW FACTORY #1033 BOYDS		357.41	
10/10/2017	FLAGSHIP CARWASH CENTEROCKVILLE		23.95	
10/10/2017	WHOLEFDS KTL 10180 GAITHERSBURG		157.41	
10/10/2017	SUNOCO 0320718000 ROCKVILLE		76.36	1,409.60
10/11/2017	ALLEN EDMONDS #39010 BROOKFIELD		226.70	1,182.90
10/12/2017	SUNOCO 0320718000 ROCKVILLE		40.85	
10/12/2017	DIRECTV*NOW 800-965-7288		10.00	
10/12/2017	COLONIAL PARKING # 146WASHINGTON		5.00	
10/12/2017	KENTLANDS FLOWERS AND GAITHERSBURG		100.70	
10/12/2017	GREEN DOT BANK 609-7519100		100.00	
10/12/2017	AMERICAN EXPRESS SERVE8009540559		43.30	
10/12/2017	PEAPOD *GROCERIES 800-5PEAPOD		443.63	439.42
10/16/2017	WEB XFER FROM CHK	1,000.00		
10/16/2017	INTEREST PAYMENT	0.01		
10/16/2017	LOEBS DELI WASHINGTON		43.16	
10/16/2017	CVS PHARMACY #01452 GAITHERSBURG		25.00	

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████	SEP.16-OCT.16,2017

LAUREN A COTTONE
ERIK B CHERDAK

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/16/2017	CREST CLEANERS - 3 GAITHERSBURG		22.40	
10/16/2017	THE HOME DEPOT #2550 GAITHERSBURG		136.96	
10/16/2017	AMERICAN EXPRESS SERVE8009540559		14.99	
10/16/2017	SALON RED GAITHERSBURG		75.60	
10/16/2017	AMERICAN EXPRESS SERVE8009540559		200.00	
10/16/2017	APL* ITUNES.COM BILL 866-712-7753		2.99	
10/16/2017	SUNOCO 0656583200 GAITHERSBURG		40.36	
10/16/2017	NEAL S BAGELS GAITHERSBURG		78.38	
10/16/2017	SERVICE CHARGE		14.95	784.64
	ENDING BALANCE			\$784.64

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0.00	\$77.00	\$0.00
TOTAL OVERDRAFT FEES	\$0.00	\$115.50	\$0.00

Total Insufficient Funds (NSF) Fees include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	\$0.00	\$0.00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$192.50	\$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

ANNUAL PERCENTAGE YIELD EARNED = 0.00%